

Dear Legislators,

My name is Kimberly Austin-Baker and I am a spinal cord injury survivor. I am a quadriplegic as a result of a hit and run car accident, at the age of 23, back in March of 2005. Because my accident was a hit and run and I was a passenger in an uninsured vehicle, I am a beneficiary of Michigan's No Fault Auto Insurance. Auto No Fault has been a blessing in my life, financially. With Auto No-Fault, I am provided the 24 hour homecare that I need. My homecare gives me the right to live in my own house with my family. Without it, I would more than likely be forced to live in a nursing home. I have had extensive injuries that require me to use a power wheelchair. Without No Fault Auto, I could not afford the type of wheelchair that I need to be mobile and would be confined to bed, unable to use a basic model.

Michigan's No-Fault Auto Insurance gives me the advantage of receiving the best medical care, from neuropathy specialist, spinal cord injury physicians, and occupational therapist which has and continues to contribute to my recovery significantly. Specialty claims also provides the medical supplies that I desperately need and otherwise couldn't afford. As a quadriplegic, I have to undergo several medical procedures daily in order to maintain a healthy lifestyle significant to my existence. I am also able to attend physical therapy three times a week, which has allowed my condition to improve and enables me to constantly set and reach monumental goals during my recovery process. Without Auto No Fault, I could not receive the intensive physical therapy that allows me stand and walk, which I thought I would never be able to do again.

My spinal cord injury initially left me without the ability to move or talk. Intensive physical therapy and years of medical care has given me back some of the things that I thought I

had lost forever. Although I have a long way to go, eight years of therapy has helped me regain some movement and functionality, confidence, independence and most importantly, my voice. That is why I want you to know that No Fault Auto's specialty claims has made a very difficult and tragic event of my life bearable giving me optimism for my future.

Following my accident, I was able to gradually re-enter society and become socially aware of my place as a disabled citizen. I am optimistic and inspired with courage and confidence for my future. Plans for my future include me finishing college and pursuing a career as a psychologist to help others that are disabled to become comfortable with their physical situation, appearance and to realize their role in society. That is why I have made this effort to reach out to you so that you can know me as more than just a name or policy number. You make decisions that affect my life in a major way; Decisions that happen to involve all aspects of my life; physical, social, economic, spiritual and mental. Michigan's No-Fault Auto Laws has given me my life back and without it in place to help restore lives, including mine, they will be buried in debt, shattered and hopeless. Michigan's No-Fault Auto Laws saves lives. Please don't change or modify these laws because it would be like signing thousands of death certificates each year. Thank you for hearing my testimony.

Sincerely,

Kimberly Austin-Baker